

market health insurance, including the Medical Savings Account, in your State. However, your medical condition of", and then you could fill in the blank, in this case they said diabetes, "would not be one that falls within our underwriting guidelines. Therefore, we would be unable to consider you for coverage."

What this means, Mr. Speaker, is that Golden Rule's rule is only interested in the bottom line, while this individual, Alan, will remain in the traditional health insurance that will see increasing health care costs because of the further division in the health care pool. MSA's are not going to provide choice, they are just going to break the insurance pool.

The average elderly woman has an income of less than \$12,000 a year. MSA's will not benefit her, but part B premium increases will make it more difficult for her to balance her health care needs.

#### RECESS

The SPEAKER pro tempore (Mr. COOKSEY). Pursuant to clause 12 of rule I, the Chair declares the House in recess until 2 p.m.

Accordingly (at 12 o'clock and 30 minutes p.m.), the House stood in recess until 2 p.m.

□ 1400

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore [Mr. GIBBONS] at 2 p.m.

#### PRAYER

The Reverend LeeAnn Schray, Georgetown Lutheran Church, Washington, DC, offered the following prayer:

Let us pray.

Gracious God, we give You thanks for this day and for the opportunities and challenges that it holds for us. We thank You for the Members of Congress and their staff. Every one is unique with their own talents and abilities, strengths, and weaknesses, but together they make this body strong. Show each of us, O God, the way we may best serve You this day. Give us wisdom in making decisions, honesty in speech and in action, compassion for those we serve, and courage to do what is right, that we may seek the good of all people and work for justice and peace in our Nation and in our world. In Your holy name we pray. Amen.

#### JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1 of rule I, the Journal stands approved.

Mr. SENSENBRENNER. Mr. Speaker, pursuant to clause 1, rule 1, I de-

mand a vote on agreeing to the Chair's approval of the Journal.

The SPEAKER pro tempore. The question is on the Chair's approval of the Journal.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. SENSENBRENNER. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER pro tempore. Pursuant to clause 5, rule I, further proceedings on this question are postponed.

The point of no quorum is considered withdrawn.

#### PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from New Jersey [Mr. PALLONE] come forward and lead the House in the Pledge of Allegiance.

Mr. PALLONE led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

#### DISPENSING WITH CALL OF THE PRIVATE CALENDAR ON TODAY

Mr. SENSENBRENNER. Mr. Speaker, I ask unanimous consent to dispense with the call of the Private Calendar today.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Wisconsin?

There was no objection.

#### WELCOME TO THE REVEREND LEEANN SCHRAY

(Mr. PETRI asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PETRI. Mr. Speaker, we are privileged to have the Rev. LeeAnn Schray of Washington, DC as our guest chaplain today. Pastor Schray is the minister of the church my family and I attend during the weekends we are in the District of Columbia: the Georgetown Lutheran Church. This past year we have enjoyed getting to know LeeAnn and her husband, Bob Tuttle.

Pastor Schray was born in Bethlehem, PA. She received her bachelor of arts degree from St. Olaf College in Northfield, MN, and her master of divinity from the Lutheran School of Theology at Chicago. She moved to Washington, DC in 1991 to take her first call at St. Paul's Lutheran Church, where she served as the assistant pastor. For the past year, she has been serving as the pastor for Georgetown Lutheran Church, and the Lutheran campus pastor for Georgetown and American Universities.

Mr. Speaker, it is a great pleasure and privilege for me to welcome the Reverend LeeAnn Schray to the House

lectern and to offer her our heartfelt thanks for serving as our guest chaplain.

#### GOP FAVOR WEALTHY OVER AVERAGE AMERICANS IN BUDGET AGREEMENT

(Mr. PALLONE asked and was given permission to address the House for 1 minute.)

Mr. PALLONE. Mr. Speaker, last month I voted in favor of the balanced budget resolution, but as the details of this budget become known, I am more reluctant to support the final budget product.

The Democratic tax cut plan targets the bulk of the tax cuts to working families and to those who need assistance. The Republican plan does not. Their proposal would actually increase taxes for those with incomes below \$15,900, while those making nearly \$250,000 and beyond would receive over half of the tax cuts. Not only is this unfair to low-income families, but it also leaves very little tax relief for the average working family.

In addition to the skewed Republican tax scheme, Republicans have also abandoned their agreement to help low-income seniors pay for rising Medicare premiums.

Mr. Speaker, the Republicans are putting the balanced budget agreement at risk by insisting on only helping their wealthy friends.

#### TAX CUTS FOR WORKING AMERICANS

(Mr. BALLENGER asked and was given permission to address the House for 1 minute.)

Mr. BALLENGER. Mr. Speaker, what do we call a tax cut for people who do not pay taxes? I call it welfare. And once again, the Democrats want more welfare spending instead of tax cuts for working Americans.

It has been 16 years since working Americans got their taxes cut. We tried in the last Congress to pass tax cuts, but the President vetoed our efforts. This year, with the budget agreement, we seem to have paved our way to lower taxes. But now some folks want to give people who do not pay taxes a tax cut.

It is this kind of logic that drives working Americans crazy about Washington. It is like giving a car to someone who cannot drive or a drowning man a drink of water.

Mr. Speaker, let us give tax cuts to people who pay taxes. America deserves a tax cut now.

#### THE CASE FOR AFFIRMATIVE ACTION

(Mr. SCOTT asked and was given permission to address the House for 1